

**KNOWLEDGE OF CREDIT CARD USAGE AMONG  
GOVERNMENT EMPLOYEES**

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(ISLAMIC BANKING AND FINANCE) WITH HONOURS  
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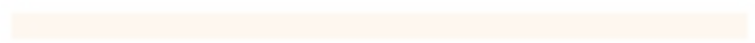
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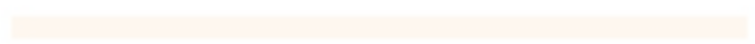
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# KNOWLEDGE OF CREDIT CARD USAGE AMONG GOVERNMENT EMPLOYEES

by

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A thesis submitted in fulfillment of the requirements for the degree of  
Bachelor of Business Administration (Islamic Banking and Finance) With  
Honours

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**Faculty of Entrepreneurship and Business  
UNIVERSITI MALAYSIA KELANTAN**

2024

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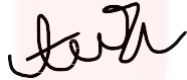
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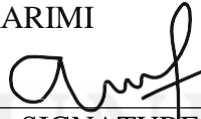
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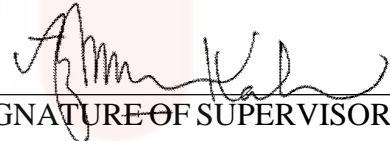
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## CHAPTER 1: INTRODUCTION

### 1.1 Background of the Study

The concept of sharia-compliant credit cards is growing rapidly, especially in relation to major Islamic economies such as Malaysia. Credit cards are one of the tools or products that have been introduced and offered by Islamic banks in Malaysia that are based on several types of contracts according to Sharia. Some Islamic banks use *ujrah* contracts to avoid contracts that have elements of *bay al-inah* and *tawarruq*. According to (Xia et al., 2023), this element has been rejected by most Islamic scholars according to Hambali, Maliki and the Hanafi school and contemporary scholars. The use of credit cards for non-Muslims is intended to simplify life and the economy which gives advantages to the holder. However, the use of credit cards for Muslims was chosen to be competitive with conventional banks and to apply activities based on Islamic Shariah as well as exposure to the concept of using credit cards that comply with the principles and objectives of Shariah (Xia et al., 2023).

Islamic credit cards in Malaysia were started in 1996 and the first bank to present the use of credit cards as an alternative was Ambank Malaysia Berhad. In 2002, Bank Islam Malaysia Berhad introduced the use of credit cards, followed by RHB Islam Bank in 2010. Credit cards can be defined as money-in plastic cards issued and approved by banks that provide benefits based on sharia principles. The use of Islamic Bank credit cards and conventional bank credit cards is different because there are elements of prohibition and prohibition related to *gharar* (excess) and *riba*. Nowadays, credit cards are growing by releasing the concepts of *Bai al-Inah* and *Tawarruq*, but nowadays Islamic credit cards practice ideas based on *Ujra*.

Typically, the Islamic credit card market is growing rapidly due to economic

factors, business needs of suppliers and demand from consumers. Sharia-compliant credit cards also limit the use of activities permitted to customers and restrict certain transactions and transactions related to prohibited (haram) activities such as alcohol and gambling.

## **1.2 Problem Statement**

The challenge of Islamic credit cards is to balance sharia compliance with business objectives as well as demand from consumers by recording a growth rate of 25 to 35 percent. The Islamic financial system in Malaysia has developed rapidly but the potential of the Islamic financial system in Malaysia has not yet been fully achieved or realized. The tool that can be used to realize the true potential of Islamic finance is like the existing tool in conventional financial institutions which is the introduction to the use of credit cards. According to (Abozaid & Khateeb, 2022) explained the acceptance of credit cards in Islamic financial institutions that have changed certain components in accordance with sharia requirements such as the elimination of interest elements as found in conventional credit cards. Credit cards are a simple means of payment and the security of the use of credit cards is guaranteed. Credit cards have become a necessary tool that replaces cash and are very functional up to the international level. Increased purchasing power offers of cash back or gifts and discounts in the use of credit cards can be obtained by credit card holders.

The *Maqasid* perspective related to the sharia perspective of the credit card structure is a requirement in this paper, which aims to assess the value more deeply in the current practice of Islamic credit cards. This paper is exploratory and conceptual and gives insight to researchers in making decisions related to the practice of how Islamic credit cards comply with shariah compliance that has been set. The financial institution provides a credit card that allows the cardholder to borrow funds under an agreement that will repay the loan amount based on the due date of the bill with the addition that the cardholder has

agreed with the financial institution. (Abozaid & Khateeb, 2022) defines that a credit card is a process where the user or card holder buys first and pays later. This principle is a principle based on interest-free loans or better known as *riba*. This is because the approved loan will be repaid on or before the date agreed between the cardholder and the financial institution, which is the Deferral period and the deferred repayment interest beyond the agreed date is *Riba al-Jahiliyya* and is not allowed.

The development of trade is caused by the problem of difficulty in online payment where financial institutions have started competing to provide not only secure solutions but flexible services. The Covid19 crisis has made electronic payments increase as well as become a lifestyle for the community which makes Bank Islam realize that the service may attract many customers and them. However, the way credit cards operate may still conflict with the main basic principles of Sharia Law as it may cause the agreement to be void or may have uncertainty because both are against the principles of Islamic contract law. According to a summary (Islam & Shafiuddin, 2020), Islamic Banks cannot be exclusively interest-oriented, on the contrary, the mission should be to advance Islamic standards and qualities that ensure the needs of Islamic culture and cannot be achieved *Riba* (interest) and *Gharar* (uncertainty) that should be avoided.



Figure 1.1 Top Online Payment Worldwide (2022)

Recent reports show that currently (2022) online payment methods of credit cards are used for 20% of global e-commerce sales. Although this payment method is a popular choice online for users, it is still not able to compete with digital wallets which are at the top with 49%. Card issuers have two main issues related to the use of credit cards, namely the income from the credit card, which is generated a little, but no interest can be charged on the outstanding balance and the second is that giving credit for the purpose of making a profit is prohibited and unacceptable according to Islam. The main dispute is whether fixed or variable fees can be imposed on the customer or not. Therefore, most sharia-compliant credit card products charge a fixed fee regardless of the amount.

In addition, the main weakness found in sharia compliant credit cards is the lack of difference with conventional products where the bank institution has the credit card's inability to benefit from late fee charges that reduce the risk adjustment return that sharia compliant credit cards must waive any charges from late payments to charities. In addition, customers use the card to borrow cash, which leads to a loss of exchange to the bank.

### **1.3 Research Question**

The general purpose of this study to be conducted will be to define the types of factors that will contribute to knowledge of credit card usage among government employees. There are three research questions of this research study will be as follows:

1. What is the behavior of credit card users in terms of knowledge of credit card transactions?
2. How does the benefit of credit cards influence credit card users in terms of knowledge of credit card usages?
3. How to identify the lifestyle among credit card users in terms of knowledge of credit card usage?

#### **1.4 Research Objectives**

To achieve the main purpose of this study, there are three research objectives to be carried out in this research. The main objectives of this research study are:

1. Identify behavior (awareness, perception) of credit card users in terms of knowledge of credit card usage.
2. Identify the benefit (security, risk) of credit card users in terms of knowledge of credit card usage.
3. Identify the lifestyle (basic concept) in terms of knowledge of credit card usage.

#### **1.5 Scope of the Study**

The scope of this research is a study on knowledge of credit card usage among government employees. Government personnel make up the respondents to this study, which focuses on the lecturers at the University of Malaysia Kelantan (UMK). This research proposal is only limited to lecturers in the UMK Campus Kota, Kota Bharu, Kelantan. This study focuses on knowledge of Credit Card users among Lecturers at UMK. The method for this research proposal is to collect qualitative data through interviews with lecturers at University Malaysia Kelantan and thematic analysis. Each lecturer involved is controlled to answer some questions that have been prepared, the questions are related to spending methods that use credit cards.

#### **1.6 Significance of Study**

This study's primary goal is to gauge people's level of familiarity with using credit cards. This study is crucial for determining the level of credit card awareness among public servants, particularly academics at University Malaysia Kelantan. It is essential for a business professor with a background in Islam to be aware of how to use credit cards and other payment methods. This circumstance has the potential to lead to bankruptcy



while preventing credit card users from becoming heavily indebted.

This study might also examine how credit cards are used in regular activities. The study's ability to demonstrate the extent of credit card usage, including how often it is used for needs, wants, and other purposes, should serve as guidance for lecturers who own credit cards. As a result, this study can help improve the understanding of credit card users among university professors in Kelantan regarding the benefits and drawbacks of credit cards.

## **1.7 Definition of Term**

### **1.7.1 Credit Card**

According to (Sheraz et al., 2021) credit cards allow customers to make purchases without worrying about making payments right away. To put it simply, a credit card is a tool that allows the consumer to establish a line of credit for the purpose of making purchases. In addition to the traditional credit buying facility, this instrument now additionally offers a cash credit facility. By extending credit to him, the customer benefited, while the bank reaped the interest from the customer's usage of its own money. Most Muslim clients are wary of using a traditional credit card because of the interest that accrues on their purchases. Over the past two decades, there has been an initiative to provide a credit card that is both sharia-compliant and free of *riba* (interest). In this research, credit cards are defined as credit cards held by government employees to make payments through the credit system.

### **1.7.2 Knowledge**

According to Pritchard (2023) there is two types of knowledge, propositional knowledge and ability knowledge. Propositional knowledge is knowledge of a proposition, such as the fact that the earth is flat or that bachelors are unmarried



men. Ability knowledge is different from propositional knowledge and includes skills such as riding a bicycle, driving a car, and operating a personal computer. Ability knowledge is more common than propositional knowledge. In this research, knowledge is defined as knowledge about credit cards among government employees.

### 1.7.3 *Maqasid Shariah*

According to Zuraidah and Aisyah (2021) the word *maqashid* derives from the Arabic word *maqshad*, which means "target" or "goal." Some scholars, however, disagree with this interpretation and offer an alternative definition of *maqashid sharia*. For instance, according to Al Fasi, every sharia rule contains a secret or goal of Allah known as *maqashid sharia*. Alternatively, *ar- Risuni* argued that *maqashid sharia* is the realization of the human good because of the application of Sharia. In most cases, the goal of *maqashid sharia* is to improve human life. This objective is consistent with the moral intent of God's law. The benefits here lie in human life itself, and that includes human nutrition. It encompasses not just intellectual and emotional qualities, but complete understanding as well. While according to TARMIZI (2019) , Without delineating specific Shari'ah rulings, *syarak* focuses on the meanings and wisdoms of the commandments in a comprehensive manner or in most revelations of the commandments. In this research, *maqasid shariah* is used in the use of credit cards by government employees.

### 1.7.4 *Riba'*

According to Attahiru (2022) the concept of *riba'* often translated as "rate," interest, or usury is a hotly contested topic in today's economies. The Quran clearly bans usury, although the definition of usury remains a source of

contention among Muslim academics. There are divergences of opinion between the classical and contemporary canons of *fiqh* and tafsir al-Quran. Naturally, the milieu in which scholars or ulama are working can have a significant impact on the arguments that take place. *Riba'* comes from the root word "رَبَو" , which means to develop, nourish, expand, nurture, and be great and many. *Riba'*, however, refers to an excessive load of principal or capital assets that are purely for show. The practice of charging excessive interest on loans, known as "riba" in Arabic and "usury" in English, is often used as a means of exploitation and extortion.

### **1.8 Organization of the Proposal**

There will be three chapters in the study we want to do. The first chapter will be an introduction to the study. In the first chapter, there will be many sections, such as the background of the study, the problem statement, the research objectives, the research questions, the operational definition, the importance of the study, the scope of the study, how the study will be organised, and a conclusion for the first chapter.

The second chapter will be about a review of the literature. The chapter will start with an introduction, then talk about the theory behind the chapter, past studies, a statement of the hypothesis, the conceptual framework, and a summary of chapter two.

In chapter three, on the other hand, the focus will be on how to do research. In this chapter, there will be important sections about research methods, such as research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement of variables, procedure for data analysis, and a summary of the chapter itself.

### **1.9 Chapter Summary**

This study was conducted to focus on the knowledge of credit card usage among

government employees. In chapter 1 has presented the introduction of the title which is knowledge of credit card usage among government employees. In addition, this chapter also presents a statement of the problem in the research being investigated, the research question and the objective of the study. Scope of the study, significance of study, definition of terms, and organizational of the proposal are also presented in chapter 1.

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## CHAPTER 2: LITERATURE REVIEW

### 2.1 Introduction

The forthcoming chapter will provide a comprehensive overview of pertinent research studies pertaining to the understanding of credit card usage among government employees. Furthermore, this chapter will provide a definition of the dependent and independent variables. This section provides a comprehensive insight into the development of the research framework, encompassing the dependent variable of credit card transaction knowledge and the independent variables of credit card user behavior, credit card user benefits, and credit card user lifestyles. Several factors identified in previous research were considered suitable for the framework and objectives of this study. The final section of this chapter provides an overview of the proposed conceptual framework and its defining features.

### 2.2 Underpinning Theory

The epistemological underpinnings of knowledge organization are examined in this philosophical essay along with the ramifications for categorization research. The study establishes the necessity of knowledge organization in the construction of knowledge and its critical role in the creation, learning, and dissemination of knowledge. It then concludes with implications for the creation of classification schemes and knowledge maps. The study defines the concept of "knowledge," distinguishes between subjective knowledge (i.e., knowledge as a thought in the individual's mind) and objective knowledge (i.e., knowledge as an independent object), and establishes the relationship between knowledge organization and knowledge construction. There are many theories of knowledge, however Social Constructivism can be relevant given the title "Knowledge of credit card usage among government employees" in the theory of knowledge.

(fordham)

Since the start of the 20th century, the social constructivism theory has grown in both sociology and the field of education. The ideas in this theory are influenced by what the characters are thinking. Lev Vygotsky, a Russian psychologist and philosopher of education, Jean Piaget, a Swiss developmental psychologist, and George Herbert Mead, an American sociologist and philosopher, are just a few of the influential individuals who helped shape Social Constructivism Theory. (Porter, 2021)

Prior to the development of the Social Constructivism Theory, various theories such as behaviorism, rationalism, and empiricism had contributed to our understanding of knowledge and learning. By highlighting the importance of social interaction and collaborative knowledge generation, Social Constructivism Theory then develops from these viewpoints.

The theory that may be applied to relate "Knowledge of credit card usage among government employees" and connect it with each distinct component is social constructivism theory.

Behavior of credit card users: In this situation, the Social Constructivism Theory will focus on how social interactions and credit card usage norms affect people's knowledge of credit card transactions. According to this view, learning occurs not only independently but also through social interactions and shared experiences. Government employees' usage of credit cards among themselves and the standards imposed by the institutions and organisations where they work will have an impact on their knowledge of credit card transactions.

Credit cards are still widely used, but new developments are bringing card payment systems into the digital era. One of them is the growing trend of contactless credit card payments.

The virtual credit card (VCC), also known as a digital issuance card, is a new

fintech. They provide all the advantages of a physical card with the additional benefit of securely storing digital card details on the bank's mobile banking platform. This indicates that customers can use the card in e-wallets and for online transactions. More people are using credit cards because of this predicament as a result of the propagation of such news. (Factory, 2023)

**Benefit of credit card users:** The Social Constructivism Theory will highlight how social interaction and collective experience shape government officials' knowledge of the advantages of using credit cards. Discussions with other officers on the advantages of using a credit card, such as the simplicity of transactions, the accrual of reward points, and the protection of purchases, may help to expand this knowledge. Increased awareness of the advantages and opportunities provided by using credit cards can be achieved through communication and experience in the work environment that entail credit card transactions.

Debit cards, for instance, don't have the same features as credit cards, such as the same acceptance zones, the same level of security, the same portability, and the same time expenses. When deciding whether to use a credit or debit card, the majority of households can discern between the substantial economic benefits offered by the marginal cost of credit card charges. (SHAMARDI)

**Lifestyles:** Understanding how government officials' knowledge of credit card transactions relates to their way of life requires consideration of the Social Constructivism Theory. Social conventions and ideals about production, money management, and meeting necessities can have an impact on this knowledge. The amount of information and awareness of credit card transactions, as well as the regulations and governance that are in place in government institutions, can be impacted by lifestyles that require credit card purchases, such as travelling or meeting personal needs.



For instance, there is still literature that categorizes credit card users into two groups: convenience and revolver users, based on the primary uses of credit cards and the rewards sought. Credit cards are frequently used as a handy payment option by convenience users, who typically pay the entire sum after getting an account statement. Revolvers, on the other hand, prefer to pay interest on outstanding balances and utilize the card primarily as a source of funding. (Surekha et al., 2022)

Additionally, consumers who do materialism are more inclined to place a higher value on things based on their perceived status and outward appearance as tools of riches. Because of this, they have to employ a variety of techniques, including the usage of credit cards, to get what they want.(SHAMARDI)

Married credit card users are more likely to be credit card reliant than single, separated, or divorced people, according to research. This might be because married consumers spend more money than single consumers.(SHAMARDI)

Using the Social Constructivism Theory, we can show how government officials' knowledge of credit card transactions is influenced by social interactions, workplace standards, and personal experiences as well as by individual characteristics.

## **2.3 Previous Study**

### **2.3.1 Knowledge of Credit Card Usages (Dependent Variable)**

Previous studies have undertaken research on credit cards. According to research by Surekha et al. (2022), credit cards are modern financial tools that provide users with a range of advantages, making them special. Among them are the ability to make cashless payments, access to short-term loans, participation in rewards programs, and membership. Also, this study intends to experimentally examine the credit card selection scale and credit card usage preferences of Indian customers. The study's findings show that demographic

variables, including employment, marital status, education, and income, have an impact on credit card usage. However, because of credit cards' convenience in the research region, respondents grow more comfortable using them. In addition to this factor, the prior research was named "A Study on Utilisation".

In the study in 2017, the other researchers focused on the causes affecting credit card use by teachers. They found that bank policy, credit card benefits and user attributes have a connection with credit card usage among teachers. The researcher discovered the use of credit cards also enables one to spend more to redeem the various gifts offered. In this study, the researchers discovered that the factor of lifestyle caused customers to use credit cards for fashion. This factor can be related to our study that affects the government employees towards credit cards. Since there are many previous studies focused on the convenience of credit cards, therefore, our study will focus on knowledge of credit card usage among government employees.

Next, education levels, personal characteristics, and financial literacy all affect how working-age people use credit cards (Velananda, 2020). In analyzing the literature, the researcher focuses on the variables that affect credit card usage and lead to the intention to use credit cards. A literature review also served as a technique, with practices based on credit card use among working people. In analyzing the literature, the researcher focuses on the variables that affect credit card usage and lead to the intention to use credit cards. Additionally, the study was used as a strategy, with a focus on practices specific to the Sri Lankan context.



### 2.3.2 Behavior of Credit Card Users (Independent Variable 1)

In a previous study, the researcher discovered how consumer behaviour affects the use of credit cards. A consumer can buy products and services using a credit card as a payment method. The ability to buy in installments, make purchases without using cash, and make certain payments using credit cards influenced them to use credit cards in their daily lives. In this study, there is no denying that using credit cards has several benefits, including the removal of hazards associated with carrying cash. Second, it offers ways for people to pay for products and services.

### 2.3.3 Benefit of Credit Card Users (Independent Variable 2)

Credit card companies will provide value for customers, mainly by providing additional benefits that will improve their impression of credit cards, (SHAMARDI). To encourage the use of credit cards in particular, credit card firms have partnered with corporate businesses. The advantages of insurance coverage also extend to incidents that occur while traveling when the cardholder uses the incidents or is ill. Additionally, users are given the option of rewards programs when selecting their credit card. Most airlines and hotels apply rewards programs for credit card usage to persuade clients to use their services. People may attempt to earn something in return given the current economic climate, but there is a catch when it comes to credit cards.

### 2.3.4 Lifestyles (Independent Variable 3)

In a previous study, credit cards are a popular and user-friendly method for getting credit, according to Velananda (2020). They don't always need to have cash with them to make transactions. Therefore, customers' behavioral intentions to use a credit card for their purchases will be positively

impacted by their perception of how simple using a credit card is. The use of credit cards has a stronger effect on busy people whose lifestyles are continuously changing.

However, (SHAMARDI) recommends consumers comprehend the benefits of having a credit card as well as the proper ways to utilize it. Lifestyle is a mixture of wants, motives, and aspirations that is impacted by elements including socioeconomic class, culture, and family. This credit card use research focuses on how consumers spend their money on fashion, where most consumers use credit cards to acquire desired things without being aware of the spending limitations.

Moreover, couples who are married commonly use credit cards to pay for daily costs. Previous studies have discovered a connection between marital status and credit card usage, with married people more likely to spend more than unmarried people. Due to their poor debt, which reflects the use of credit cards by husband and wife, many married couples turn to them for financial advice.

#### **2.4 Conceptual Framework**

UNIVERSITI  
MALAYSIA  
KELANTAN

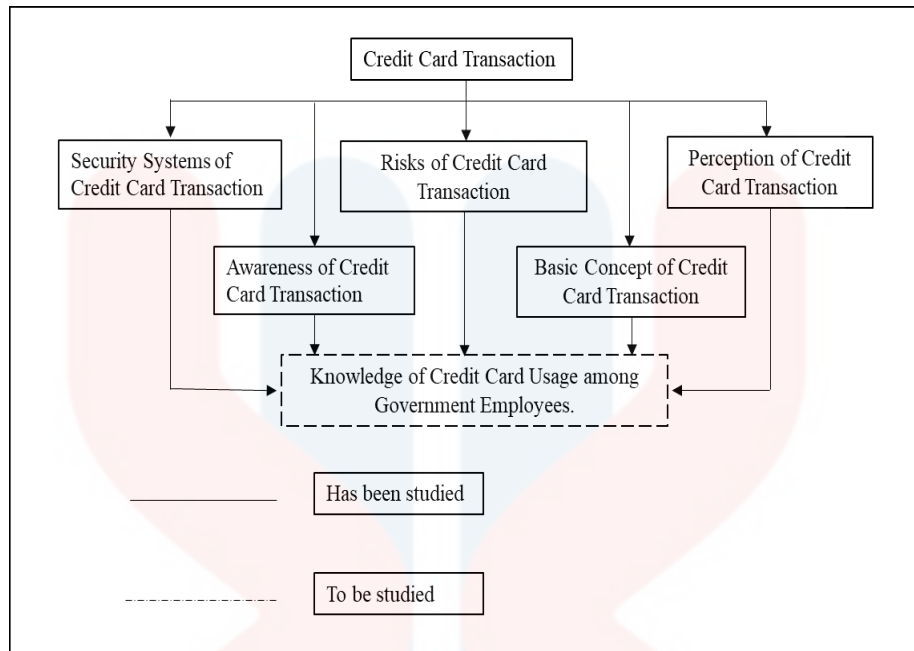


Figure 2.1 The Conceptual Framework

The item relevant with the study are as follows:

1. Security

Security is a very important item in every activity that is closely related to the use of user technology. The results of the study have found that security and credit cards affect online purchases (Johnson et al., 2018). The issue of security was found to be no difference between the security goals of the mobile payment system and the traditional payment system of the credit card method. The study also found that credit cards contribute to a better level of financial transaction security (Zahrani, 2021).

2. Awareness

The results of the investigation show that the average user can use the credit card according to certain conditions where they are able to control the use of the credit card according to the set credit limit. This is because credit card users can consider and realize whether the use of goods purchased using a credit card is important or not the same. The importance of goods and services should be considered by credit card users to avoid high

credit card debt bills. Research conducted by (Wijayanto et al., 2019b), found that credit card abuse among working adults in Malaysia was negatively affected by their self-esteem as well as positively by compulsive buying. The results of the research also found that the ability to make decisions in the use of credit cards is in the high category, meaning that the average credit card user carefully plans the transactions that are made.

### 3. Risk

According to (Wijayanto et al., 2019a), the results of the investigation related to the ability to bear the risk of credit card use is in the high category where most respondents can bear the risk of credit card use. Those risks include fines. The fine is imposed because of exceeding the limit imposed when the use of the credit card exceeds the maximum credit limit provided or set by the bank. As a result, next month's Bill will increase and will not be able to be settled. Personal privacy and system security is at risk which allows customers to be responsible until authorities define the matter as the responsibility of stakeholders (Boden et al., 2020). This causes anxiety related to the uncertainty that causes the use of credit cards.

### 4. Basic Concept

According to Balarabe et al. (2020) defining a credit card as a payment method that involves the concept of buying first and paying later. also defines a credit card as a payment system named in conjunction with the small name of the plastic card issued to the user of the system or identified as a credit card as 'plastic' money. The Bank Negara Malaysia, on the other hand, defines a credit card as 'plastic' money that provides credit facilities to cardholders.

### 5. Perception

According to (Wijayanto et al., 2019b), self-control refers to the ability to read the situation of an individual, the environment and control and manage behavioral factors in

accordance with the situation and circumstances. The results of the self-control investigation on the use of credit cards are in the high category. This means the perception of credit card use can control and manage credit cards by objectively evaluating credit card use, controlling shopping behavior, and deciding whether to use credit cards.

## 2.5 Chapter Summary

This study examines the credit card selection scale and credit card usage preferences of Indian customers. The findings show that demographic variables, such as employment, marital status, education, and income, have an impact on credit card usage. However, because of credit cards' convenience in the research region, respondents grow more comfortable using them. The study also found that lifestyle caused customers to use credit cards for fashion. Education levels, personal characteristics, and financial literacy all affect how working-age people use credit cards. The study was used as a strategy, with a focus on practices specific to the Sri Lankan context.

A previous study found that consumer behavior affects the use of credit cards. This study found that using credit cards has several benefits, such as the removal of hazards associated with carrying cash and the ability to buy in installments, make purchases without using cash, and make certain payments using credit cards. Credit card companies will provide value for customers by providing additional benefits that will improve their impression of credit cards. Additionally, users are given the option of rewards programs when selecting their credit card, which can be used to persuade clients to use their services. However, there is a catch when it comes to credit cards.

Credit cards are a popular and user-friendly method for getting credit, according to Velananda (2020). However, Hisham, S. M. (2017) recommends consumers comprehend the benefits of having a credit card and the proper ways to utilize it. This credit card use research focuses on how consumers spend their money on fashion, where

most consumers use credit cards to acquire desired things without being aware of the spending limitations. Additionally, couples who are married commonly use credit cards to pay for daily costs. Previous studies have discovered a connection between marital status and credit card usage, with married people more likely to spend more than unmarried people.

## CHAPTER 3: METHODOLOGY

### 3.1 Introduction

The research methodology refers to an in-depth overview of the procedures that will be used while conducting a research investigation. The present study will center on the scope of inquiry, the methodology employed to gather the desired data and information, and, in this section, a comprehensive account of the researcher's intended approach to data collection will be provided. Chapter 3 will commence with an exposition of the introductory section, followed by an elaboration of six additional components, namely research design, data collection methods comprising primary and secondary data, data analysis techniques, data reliability and validity, interview protocols, and culminating in a concluding section at the end of the chapter.

### 3.2 Research Approach

Research approaches refer to a set of systematic procedures and strategies that determine the overall research process. The selection of a research approach determines the techniques employed for gathering, scrutinizing, and comprehending data. The research approach is a fundamental concept that is applied throughout the entirety of the research process. The selection of a research approach is influenced by various factors, including the research objective, the researcher's experience, and the intended audience of the study.

In this research, the researchers use inductive research. The inductive method to research begins with observations and metrics and then continues on to discovering themes and patterns in the data (Soiferman, 2010). There are two distinct research methodologies, namely qualitative and quantitative approaches. Qualitative methods are employed by researchers to ascertain or verify the existence or non-existence of an element within a study. In instances where the researcher seeks to figure out the



significance of the element's occurrence, quantitative methods are employed. Additionally, qualitative approaches utilize open-ended inquiries that incorporate direct quotes. The utilization of qualitative methods, specifically semi-structured interviews, can be applied by researchers.

### 3.2.1 Research Paradigm

The foundation of research is established upon a philosophical framework commonly referred to as a research paradigm. The framework observations and comprehension serve as the basis for the theories and methods employed in the research study. According to Proofed (2023) , a research paradigm encompasses three key components, namely ontology, epistemology, and research methodology.

The importance of research paradigms lies in their function as the fundamental philosophical underpinnings of a project. Research paradigms exert an influence on the way diverse academic disciplines, such as the sciences and the humanities, conduct their research. Once a research philosophy has been established, it is possible to select an appropriate approach. Moreover, comprehending the philosophical foundations of the research can elevate its quality and augment its efficacy in any subsequent analysis that the study may undergo.

Quantitative research is frequently employed in the natural sciences, whereas qualitative research methodology is more commonly utilized in the social sciences. The present study will employ a qualitative research methodology. As per Khaldi (2017) study, this research methodology predominantly depends on the collection of qualitative data, which includes non-numerical or categorical data such as images and words. Additionally, this



research can be categorized as either interactive or non-interactive, depending on the researcher's personal involvement in the research process.

### 3.2.2 Qualitative Research

The present investigation employs a qualitative methodology to examine the conduct, viewpoints, encounters, and emotions of lecturers at UMK regarding their comprehension of credit card usage, with a focus on comprehending these constituents. The justification for employing a qualitative methodology in this study was to investigate and depict the lecturer's perspective on the comprehension of credit card utilization. The method employed to elicit the perspectives of the participants on the impact of credit card usage was deemed suitable.

The study will incorporate a qualitative methodology, which will involve conducting an interview at a later stage to facilitate data collection. In qualitative research interviews, it is essential to address both factual and interpretive aspects. However, the interpretive dimension can prove challenging to attain, necessitating a comprehensive depiction of the themes that characterize the subject's life world. Interviews serve as a valuable means of gathering data and information pertaining to the experiences of respondents.

Through interviews, interviewers can delve into detailed information regarding topics such as the knowledge of credit card usage among government employees.

### 3.2.3 Descriptive

Lambert (2012) posits that the primary objective of qualitative descriptive data collection is to ascertain the attributes of the events being studied. Consequently, data collection is carried out through minimally to

moderately organized and open-ended focus groups or individual interviews. The process of data collection may encompass not only the act of obtaining information, but also the act of observing and reviewing various forms of documentation such as records, reports, photographs, and written materials.

Qualitative descriptive research differs from other qualitative approaches in that it does not rely on pre-established norms derived from the philosophical or epistemological standpoint of the discipline that originated the qualitative research method. Qualitative descriptive research is characterized by its reliance on data as the sole source of information. This approach involves the creation of codes from the data during the investigation. Qualitative descriptive studies commonly involve simultaneous data collection and analysis, akin to other qualitative research approaches.

The aim of this research was to gather qualitative descriptive data on the opinions of lecturers at University Malaysia Kelantan regarding their knowledge of credit card usage. To achieve this goal, a descriptive research approach was utilized. Consequently, data collection is carried out through focus groups or individual interviews that are characterized by minimal to moderate organization and open-endedness. The process of data collection may encompass not only the act of obtaining information, but also the act of observing and reviewing various forms of documentation such as records, reports, photographs, and written materials.

Qualitative descriptive research is characterized by its reliance on data as the primary source of information. This approach involves the creation of codes from the data during the investigation process. Qualitative descriptive studies commonly involve the simultaneous collection and analysis of data, like

other qualitative research approaches. The present investigation employed a descriptive research design to capture a snapshot of the viewpoints held by lecturers at University Malaysia Kelantan regarding their knowledge of credit card usage.

#### 3.2.4 Exploratory

Exploratory research refers to the type of research that is conducted in a new field or when there is limited knowledge about a particular topic of interest. In such cases, exploratory studies are carried out to gain a preliminary understanding of the subject matter. In situations where the researcher lacks prior data or has limited studies to draw upon, an exploratory research design is employed as a means of addressing the issue. The methodology employed in this study may at times lack a formalized structure and exhibit an informal approach. The tool in question serves as a means of conducting preliminary research, providing a theoretical or hypothetical comprehension of the problem under study. According to Polit et al. (2009), the utilization of this approach enables the examination of the complete extent of the phenomenon and its associated components. Stuhlfauth, Knutsen, and Foss (2019) suggest that exploratory research has shown that examining the interaction process may provide a means of acquiring comprehensive insight into the reasons why user participation in research is perceived as difficult. This study aimed to investigate the perspectives of lecturers from University Malaysia Kelantan on the topic of credit card usage, utilizing an interview methodology.

### 3.3 Data Collection Methods

Data collection is the process for obtaining, estimating, and examining precise experiences for research using standard, accepted procedure. Researchers employed two

different sorts of data collection techniques for this study. First, fundamental researchers will collect primary data from their own observations and secondarily secondary data from a variety of sources, including books, papers, websites, and other materials. Researchers can get all the necessary data using this form of data collection, and they can create representative samples for this study. In this research, the researchers interview the respondents to obtain the data by using a digital voice recorder to transcribe the answer given.

### 3.3.1 Primary Data

A personal interview, also known as a face-to-face survey, allows for a more intimate exchange between the interviewer and the interviewee. This approach is typically utilised when a specified target group is involved, as in the case of the current study, which specifically targets UMK academics. The researcher may see the interviewee's response to the question and the answers gathered using this method are more valuable.

The additional in-depth information supplied by many respondents can also help researchers grasp the topic better. Particularly when in-depth interview techniques are used for this qualitative study. The strategy then employs interviewers to carry out in-depth interviews in accordance with pre-established parameters. This strategy requires extensive planning, such as officially scheduled executive meetings held in-person with interviewers. Because the interview will begin by asking basic questions based on some facts, the researcher must also create questions that will steer clear of other queries and personal inquiries. Both structured and unstructured interviewing methods can be used to make sure the respondents properly comprehend the questions, and the researcher receives the correct responses. Because pertinent comments will

be recorded, participants often mention structured interviews as crucial sources of research data. Researchers can acquire a comprehensive understanding and the best technique to conduct research through this strategy.

Unstructured interviews are additionally unrestricted interviews in which the researcher does not employ guideline interviews or unstructured interviews that are not based on an interview script. In this type of interview, the interviewees' own responses determine the conversation's direction, and questions are generated impromptu based on their comments. (George, 2022)

These studies also employ various measurement techniques and rely on the analysis of the demands conducted by the researchers, such as the closure of open-ended or visual inquiries. The advantage of the survey method is that it yields a sample that is representative of the target population. So, this study can be applied generally. Typically, a high response rate is received. After that, a comprehensive examination might be performed to gather specific data. Personal interviews also have the benefit of allowing respondents to direct the interviewer and of recording responses for later analysis.

Using the researcher's provided saturation data, the researcher opted to interview UMK professors. When no fresh information is discovered through data analysis, a condition known as data saturation occurs, alerting researchers to the possibility of stopping data gathering. (Khaldi, 2017)

### 3.3.2 Secondary data.

Secondary data is a collection of previously published information. All researchers may use this information, which was gathered from primary sources and made available to the public. In this study, the researcher depends on secondary data to complete and support the study before improving it. Secondary

data can be found online, by reading material that has been recorded or published, or it can be found outside of the organization.

Due to secondary data offering several benefits, this study decided to use it. Even with main data, secondary data is crucial to bolster the data that already exists. The availability of secondary data online is one of the reasons why researchers use it. The way secondary research operates has altered because of the Internet. Researchers can quickly access most secondary data sources online using mobile devices. Therefore, it makes it easier for researchers to get information such as definitions and make comparisons between the information obtained.

During this study, researchers employed online resources such websites, books, and journals to find secondary data. Furthermore, most secondary materials are free or quite inexpensive. The sought-after data sources can be rented from the library or obtained for nothing online, saving money.

Secondary data is also useful since it saves the researcher time from having to do information searches. Unlike primary data, which goes through numerous processes, it is simpler to find. Additionally, by not stressing about locating and utilizing primary materials, the researcher can remain focused on the research objective. The fact that secondary sources frequently contain professionalism, direction, and knowledge that may not be available to lone researchers or small research initiatives is a significant benefit of using secondary sources for data collection. (Johnston, 2014)

Secondary data is known to be simpler to find than primary data. Only a tiny amount of labor and comparatively little research are needed to utilize these human resources. The researcher gathered information for this study about



Islamic financial literacy from journals, media, books, and government websites. The researcher investigated other viewpoints on the central problem of earlier studies using the data sources. Secondary research is typically where most studies start. This is since secondary research can give the researcher a knowledge base of the crucial data that has already been gathered by previous researchers in the past.

### **3.4 Research Instrument Development**

Research instruments are tools to collect, measure and analyze data collection. In this study, the researchers would like to utilize a qualitative approach to collect the data by semi-structured interview. This method can help the researchers to get more detailed information for this study. This study also examines the relationship between credit card usage behavior, benefits, lifestyle, and knowledge of credit card usage among the government employees at University Malaysia Kelantan. They will participate in this research in giving the information in more depth.

Initially, the researchers will get in touch with the respondents to ask for their consent to take part in the study. And there will be ten respondents who were generally willing to participate in this study and the interview will be conducted face to face. Then, they will be interviewed and express their opinions in the discussion session. Respondents were allowed to share and give their opinions about the study.

#### **3.4.1 Semi-structured Interview (Interview protocol)**

Interviewing is a useful method to collect qualitative research and it will be conducted face to face to discover the responses of the people for the research. Moreover, finding out about people's viewpoints and knowledge through an interview is beneficial. The researchers can get more information through the respondent's thoughts, feelings, and experiences using this qualitative method.

Additionally, the researcher has the chance to learn more about how people interpret their understanding of credit card usage.

The individuals interviewed for this study are government employees at the University of Malaysia, Kelantan. Five (5) people will be the focus of a detailed interview. There are three sections to the study's questions, which will be focused on the interviewees. The researchers will then stop interacting with the responders regarding the questions after the session is over. With the respondents' consent, all the interviews were recorded, and all the data will be used by the researchers to get the answer for this study. Finally, the researchers also took field notes during the interviews.

The advantage of this protocol is that it made it possible for respondents and the researcher to have a two-way conversation. These produced detailed data and allowed respondents to discuss issues that were significant to them.

### **3.5 Procedure of Data Collection**

In this study, the researchers would like to utilize qualitative data collection to examine the knowledge of credit card usage among the government employees at the University Malaysia Kelantan. The University of Malaysia Kelantan lecturers were selected as respondents to gather the data for this study. This approach requires extensive planning, including an executive meeting among interviewers that may take place in person or online. After discussing the objectives and scope of the study, the researchers will get in touch with them and invite them to take part in interviews.

Most of the participants were open to taking part in the study, and the interviews would be held at the UMK. There were no interruptions during the 20 to 30 minutes long discussions. There were only three section questions based on independent variables of this study that would be asked to the respondents. After finishing the



discussion and hearing opinions from the respondents, qualitative analysis was conducted on the data obtained. All the answers received would be recorded using a digital voice recorder after getting permission. Finally, the answers given would be transcribe using the software analysis.

Also, the ATLAS.ti software programmed will do a content analysis on the data gathered for this study to effectively assure the accuracy of the data. All the related data and documents were organized well in a simplified format making it user friendly and easy to follow for anyone.

### 3.5.1 Unit of Analysis

The unit of analysis also known as the study's focus—is the thing that wish to express at the study's conclusion according to DeCarlo (2018). In research, the phrase "unit of analysis" can be describing how the data will be conceptualized and categorized throughout analysis. Moreover, studies of groups like siblings, studies of families, and studies of small groups are some instances of research where the units of analysis are more than one individual. Based on our research, the lecturers were the focus of the analysis unit.

In this study, three factors are considered: the behavior of credit card users, the benefits of credit card users, and the lifestyle of credit card users. These factors are used in conjunction with knowledge of credit card usage to explain why people use credit cards. We interviewed five (5) lecturers at the University of Malaysia Kelantan about credit card usage to gather the information. The data and information gathered from interviews were combined and conceptualized.

### 3.5.2 Study Population

Population is most of the people we study. Any research study must choose a group of participants and a study population. In addition, the target

population must be determined and approved before the study can begin.

The purpose of this study is to determine the knowledge among the government employees in University Malaysia Kelantan toward credit card usage. This study will be concentrated in the University Malaysia Kelantan. The researchers will be focused on government employees. The target population in this study in the Campus Kota, University Malaysia Kelantan. According to the objectives, this study will be focused on 10 lecturers at University Malaysia Kelantan for our research.

To obtain the data, the researchers used interviews and distributed the questions to the respondents. The question was divided into 3 parts namely Part A for behavior factors of the lecturers. Part B for benefit factors using the credit cards. And Part C the lifestyle factors that encouraged the respondents using the credit cards.

### 3.5.3 Informants Selection Criteria

There will be five (5) informants for this study. The informants were the lecturers in University Malaysia Kelantan. There are five informants for this study. Based on the study, the informant is made up of lecturers at University Malaysia Kelantan. This study focuses on lecturers who have worked for more than 3 years. This is because they are more knowledgeable about giving relevant opinions about this research. In addition, this study selected those aged 25 and above because they are considered mature and experienced in using credit cards.

### 3.5.4 Potential Informants for this Study

Choosing the list of informants to interview to gather data for our study is the first step in the informant selection procedure. Informant interviews are a type of data collection technique that involves verbal communication between

informants and researchers. The researchers require information for this study from individuals with various backgrounds and viewpoints who can pose pointed questions. Therefore, to get the answers to the planned questions, we need to interview potential informants for our study.

The informants selected in this study are lecturers at the University of Malaysia, Kelantan. They were selected for this investigation because they are experienced in credit card usage. The informant's role in this study is to answer questions that arise from the researcher honestly. They should also help provide information and some accurate arguments in this investigation.

Moreover, informant interviews can assist researchers in defining their research's focus, organizing the subsequent phases of data collection, or creating a better-organized strategy for conducting observations and conducting interviews with a particular sample of participants.

### **3.6 Procedure for Data Analysis**

The data obtained and collected in this study will be analyzed using the method of transcribing and coding, Thematic Analysis and ATLAS.ti to ensure the validity of the information can be checked in an effective way. The researchers record in-person or online interviews. Participants in this research study may be asked to provide voice notes, presenting personal tales and insights in their own time and space.

Qualitative research is used to obtain data but not in numerical form. This is because all data is obtained based on texts such as books, articles, journals, and others. Exploratory research is more appropriate using content analysis as well as in-depth interview methods in a deeper understanding related to the study. The methods used in analyzing the data are as follows:

### 3.6.1 Transcribing and coding

Transcribing qualitative data is resource intensive, which is a writing method by comprehensively documenting notes by an independent observer during interviews. In the context of interview-based research, it is through general ideas or meanings that need to be sought with thematic analysis methods, or by copying. According to Eaton et al. (2019) transcription it can take up to 10 hours per hour of interview recording to transcribe verbatim.

Coding involves examining the coherent parts of the empirical material of the study such as words, paragraphs, pages and labeling with short words to summarize the content of the research (Linneberg & Korsgaard, 2019). Coding is also able to reduce a large amount of empirical material that can help in making data easily accessible for analysis and improving the quality of analysis and findings in the research we conduct. Coding is a form of preliminary analysis along with the conclusion in the study and helps to pave the way for consideration in the interpretation done by the researcher along with improving the quality of the study. Using this paper, new researchers will be able to reflect more carefully on the set of choices associated with qualitative coding to improve their analysis and draw conclusions while remaining faithful to the data. Therefore, this paper discusses how and why coding can aid qualitative data analysis and describes the steps involved in engaging in coding.

### 3.6.2 Thematic Analysis

Thematic analysis is a method that works to analyze qualitative data and is usually used for the purpose of a set of texts such as interviews or transcripts. According to Annelie J. Sundler et al. (2019), thematic analysis can also be considered as induction time which is a prerequisite in analyzing and

including data related to life experiences such as interviews or narratives. Thematic analysis is a functional qualitative method to identify, analyze and report patterns in the form of a data corpus.

Thematic analysis requires researchers to ask themselves different types of questions that interrogate themes. According to Braun and Clarke (2019), conceptual inconsistency and confusion in the use of thematic analysis can be linked to what shows in the study to be published.

Thematic analysis will be used in analyzing qualitative data that helps the researcher to identify themes, ideas, and patterns of meaning that appear repeatedly. Primary data like interviews and secondary data such as articles, journals and websites can be used in analyzing qualitative data through thematic analysis.

### 3.6.3 ATLAS.ti

ATLAS.ti is a computer program commonly used in qualitative research where it can be used as a tool for coding and analyzing transcripts and field notes, constructing literature reviews, creating network diagrams and data visualization. A study from Jacks Soratto et al. (2020), ATLAS.ti is a computer program that is mostly used by professionals and researchers from various fields of knowledge.

On the other hand, ATLAS.ti refers to a powerful workbench in qualitatively analyzing large bodies of text and graphic data that offers a variety of tools aimed at helping researchers in analyzing data and complete tasks. This software data also helps the researcher create a node analysis system for the purpose of coding and interpreting data related to the thoughts and activities of the interviewees.

The use of this computer program also helps in the study to examine the characteristics and relationships in the text that will allow the exchange of data. Qualitative research software programs work to manipulate, find and report coded text that helps in the form of analytical procedures that provide various facilities to help the researcher examine the characteristics and relationships in the text and build theories because they have various research tools that help researchers develop various types of theoretical ideas and can test hypotheses.

### **3.7 Chapter Summary**

In this chapter, the study focuses on the study methodology of knowledge of credit card usage among government employees. This chapter also presents an introduction to the beginning of the chapter and continues with research approach, research strategy, research instrument development, and procedure of data collection which requires researchers to elaborate on the study paradigm and qualitative research consisting of descriptive as well as exploratory research. This chapter also provides an explanation of how data collection methods, data analysis, data reliability and validity are used in research and interview protocols.



## CHAPTER 4: DATA ANALYSIS AND FINDINGS

### 4.1 Introduction

This research, which is a study on knowledge of credit card transactions among government employees, was carried out with the intention of doing an overall analysis of this research. This study focuses on government employees rather than students because many people who use credit cards are not students but rather people who are already employed. A decision has been made by the researcher to conduct interviews with academics at University Malaysia Kelantan as respondents, and the researcher intends to collect data from the interviews with lecturers at University Malaysia Kelantan.

Data analysis is a process that involves inspecting, cleaning, transforming, and modeling data to get important information, final research results, and data that assists in decision making. This is necessary to satisfy the requirements of the decision-making process. The findings can be derived from the research findings. This might contain survey responses, interview transcripts, and interview responses.

### 4.2 List of Informants

There are several informants who have been interviewed in carrying out our research project where the informants consist of lecturers at University Malaysia Kelantan. To complete this research project, we interviewed five (5) lecturers at University Malaysia Kelantan. Below shows the list of informants we have interviewed:

Table 4.1 List of Informants

<b>INFORMANTS</b>	<b>GENDER</b>	<b>AGE</b>	<b>LEVEL OF EDUCATION</b>
Informant 1	Male		PHD



Informant 2	Male	45	PHD
Informant 3	Male		PHD
Informant 4	Male		PHD
Informant 5	Male		PHD

### 4.3 Thematic Analysis

The fundamental purpose of qualitative research is frequently to investigate and comprehend a complicated occurrence, concept, or idea. As researchers evaluate the data to answer their study questions or objectives, themes and subthemes develop. The table below shows themes, sub-themes and findings based on the interviews of the informants.

Table 4.2 Thematic Analysis and Findings

NO.	THEMES	SUB-THEMES	FINDINGS
	Behavior	Knowledge	<ul style="list-style-type: none"> <li>Understand the operational concept of credit card which is “we spend first we pay later”.</li> <li>Credit cards are built on the principle of</li> </ul>

		<p>Awareness</p>	<p>providing consumers with a flexible payment method and a short-term borrowing option.</p> <ul style="list-style-type: none"> <li>• Interest will be charged according to the bank's profit rate and will incur multiple debts if not paid punctually.</li> <li>• Understand the terms and conditions in the agreement with a good understanding.</li> <li>• Aware and paying attention to balances, remaining debt, interest and profit rates, and due dates to avoid</li> </ul>
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			<p>accumulating debt and incurring high interest charges. it can be checked online.</p> <ul style="list-style-type: none"> <li>• Aware of the price every time you buy, but you also have to be careful when using a credit card for fear of not realizing how much you have used.</li> </ul>
	<p style="text-align: center;">Benefit</p>	<p style="text-align: center;">Convenience</p>	<ul style="list-style-type: none"> <li>• Cashless transaction, enhanced security and fraud protection.</li> <li>• Very convenient especially when we travel.</li> <li>• Can check all credit card activities such as inflow-outflow,</li> </ul>

		<p style="text-align: center;">Reward</p>	<p>balances, due date payment and interest only through internet or mobile banking.</p> <ul style="list-style-type: none"> <li>• Buy something but delay payment with zero interest.</li> <li>• Very convenient when buying expensive items either online or walk in buying such as flight tickets.</li> <li>• Get vacation and accommodation vouchers.</li> <li>• Reward programs, points, and cashback incentives on purchases</li> </ul>
	<p style="text-align: center;">Lifestyle</p>	<p style="text-align: center;"><i>Daruriyyat</i></p>	<ul style="list-style-type: none"> <li>• The use of credit cards has become a</li> </ul>

			<p>lifestyle in this modern era, and it is very convenient for people.</p> <ul style="list-style-type: none"> <li>• Lifestyle considerations referred to <i>Fiqh Aulawiyyat</i> prioritization of critical aspects.</li> <li>• For some individuals, use credit card for emergencies (<i>daruriyyat</i>) and some of them use credit card for needs (<i>hajiyyat</i>) but also spent on improve (<i>tahsiniyyat</i>).</li> <li>• <i>Daruriyyat</i> such as when to pay medical receipts, for example use credit</li> </ul>
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		<p style="text-align: center;"><i>Hajiyyat</i></p> <p style="text-align: center;"><i>Tahsiniyyat</i></p>	<p>card to pay hospital bills.</p> <ul style="list-style-type: none"> <li>• <i>Hajiyyat</i> such as when to buy flight ticket.</li> <li>• <i>Tahsiniyyat</i> such as upgrading car.</li> </ul>
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**4.4 Finding and Discussion**

Qualitative data refers to information collected by qualitative researchers aiming to get a picture through narrative by communicating with the people being studied. The clearest narrative that is used usually involves speaking or writing but can also be used based on other forms of communication such as using audio or video tapes, any result from close and systematic observation of people through behavioral observation.(Cropley, 2023).

The findings are presented in table \_\_\_where are three themes being investigated that influence the knowledge of credit cards usage among government employees which are behavior, benefit, and lifestyle.

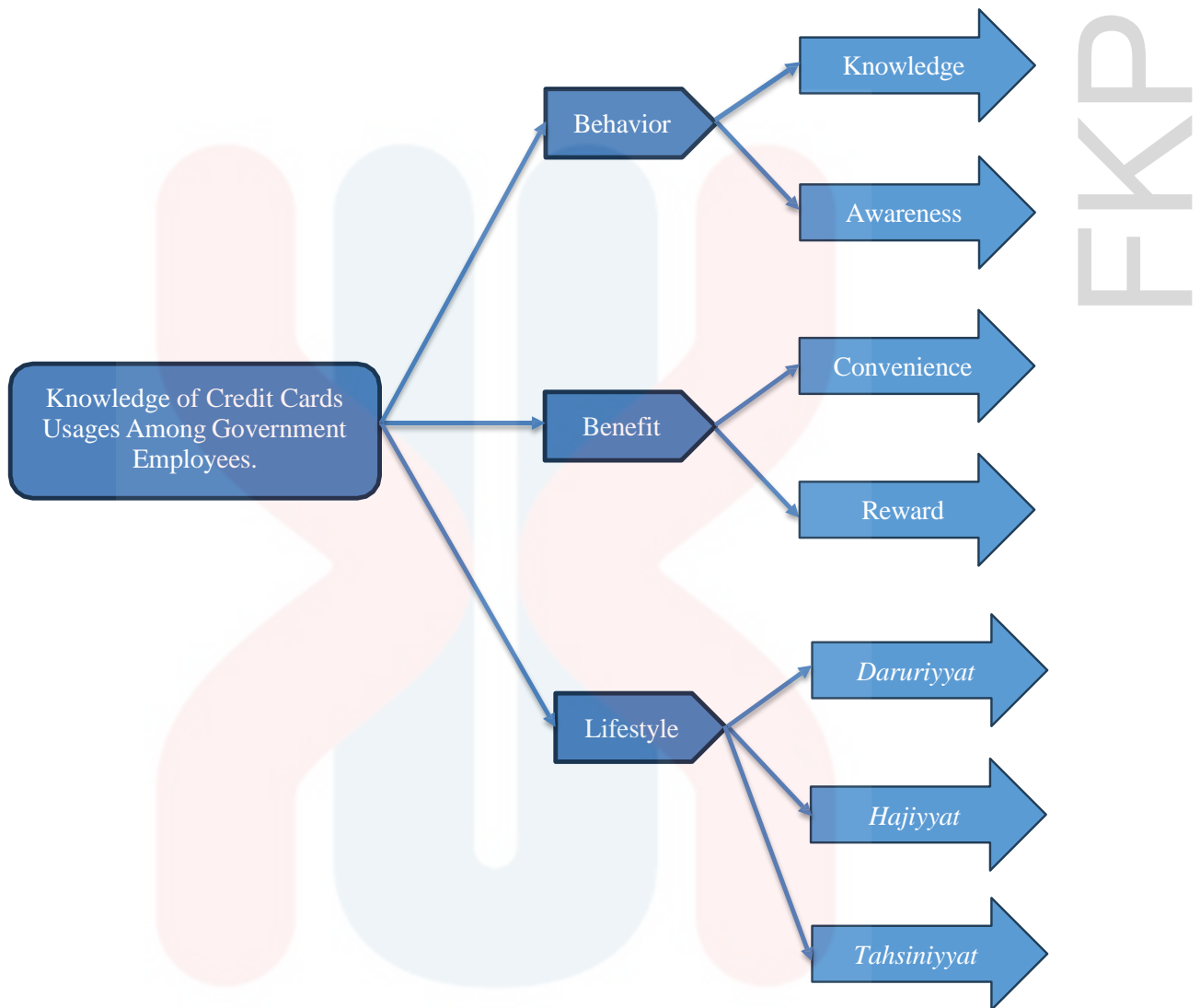


Figure 4.1 Result and Finding of the Study

Figure 4.1 shows the results of the study including themes and sub – themes. There are three themes based on the transcribe that we have discovered which are behavior, benefit, and lifestyle.



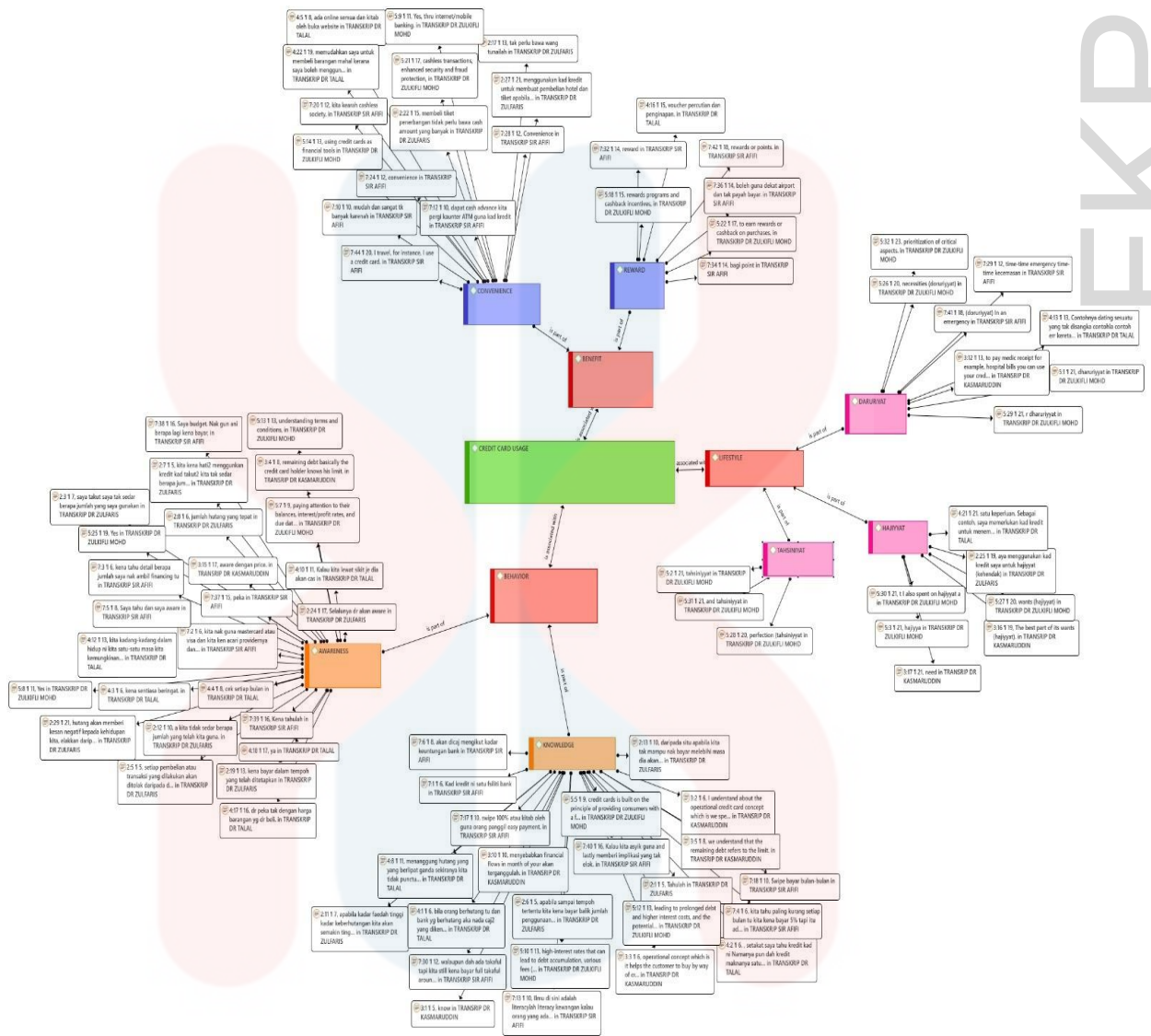


Figure 4.2 ATLAS.ti result

Figure 4.2 shows the display of the network that influences knowledge of credit cards usage among government employees. This research has selected five (5) informants who use credit cards through interview methods who are lecturers at University Malaysia Kelantan, Pengkalan Chepa. From this point of view, there are three research questions that the researcher refers to from the objective of influencing knowledge of credit cards usage among government employees such as benefit, lifestyle, and behavior. There are straight lines that give meaning or connect strong relationships with each other.

## 4.5 Finding And Discussion from Research Informants RQ<sub>1</sub> and RQ<sub>1</sub>

### 4.5.1 Finding From Research Informants RQ<sub>1</sub> and RQ<sub>1</sub>

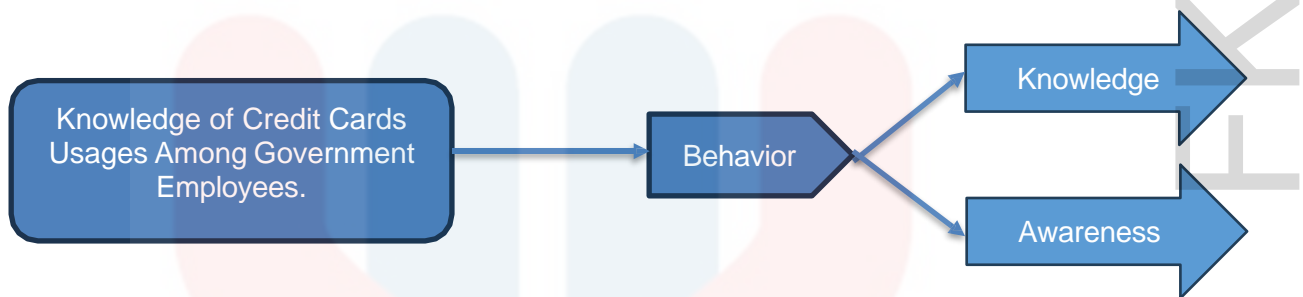


Table 4.3 Frequency for sub-themes awareness and knowledge for the themes of behavior

Research information	1	2	3	4	5
Awareness	/	/	/	/	/
Knowledge	/	/	/	/	/

The table shows a frequency table for the sub-themes of awareness and knowledge for the themes of behavior.

#### a) Sub- theme (Knowledge)

Subsequently, this study discovered that among government employees, behavior is one component of credit card usage knowledge. To outline credit card usage practices among government workers with an emphasis on awareness and comprehension. This is demonstrable by the fact that most respondents in the conducted interviews demonstrated knowledge and common sense when it came to

utilizing credit cards. In addition to utilizing credit cards, be familiar with the idea behind them. The interview will provide evidence to support this claim.

IF1: - Question *“Do you know the disadvantages of credit card?”*

Answer: *“high-interest rates that can lead to debt accumulation, various fees (annual, late payment, cash advance, foreign transaction), the potential for a negative impact on one's credit score through mismanagement.”*

Next, the knowledge of credit card users among government employees can be seen when those who use this credit card fully know about the concept of the credit card. This situation can be seen through the interview.

IF 2: - Question *“doctor, do you know the operational concept of credit card?”*

Answer: *“I understand about the operational credit card concept, which is we spend first, we pay later.”*

Table 4.4 Responses of Informants for Sub-Theme Knowledge

Information	Interviews		Justification
	Original transcript	Translation	

IF1	<p><i>“Tahulah sikit-sikit. Yang pertama kita kena tahu bahawa yang biasa kita guna ada dua jenis kad iaitu kad kredit dan kad debit serta kena tahu perbezaan antara keduanya.”</i></p>	<p>Know a little. The first thing we need to know is that there are two types of cards that we usually use, namely credit cards and debit cards, and we need to know the difference between the two.</p>	Concept operation
IF1	<p><i>“apabila sampai tempoh tertentu kita kena bayar balik jumlah penggunaan atau transaksi yang telah kita gunakan.”</i></p>	<p>When we reach a certain period, we have to pay back the amount of use or transaction we have used.</p>	Repayment period
IF1	<p><i>“apabila kadar faedah tinggi kadar keberhutangan kita akan semakin tinggi. Jadi, biasanya saya akan meminimumkan kelayakan saya untuk kredit kad dalam 10ribu macam tu untuk</i></p>	<p>When interest rates are high, our indebtedness will be higher. So, usually I will minimize my eligibility for credit card in 10 thousand like that to avoid falling into the Valley of serious</p>	Interest rates

	<p><i>mengelakkan daripada terjerumus dalam Lembah berhutang yang serius.”</i></p>	<p>indebtedness.</p>	
IF1	<p><i>“daripada situ apabila kita tak mampu nak bayar melebihi masa dia akan dikenakan kadar faedah yang tinggi.”</i></p>	<p>from there if we can't afford to pay beyond the time, he will charge a high interest rate</p>	<p>Interest rates</p>
IF2	<p><i>“I understand about the operational credit card concept which is we spend first, we pay later.”</i></p>	<p>Understand about the operational credit card concept, which is we spend first, we pay later</p>	<p>Concept operation</p>
IF2	<p><i>“Operational concept which is it helps the customer to buy by way of credit means to owe and he has it for a certain</i></p>	<p>Operational concept which is it helps the customer to buy by way of credit means to owe and he has it for a</p>	<p>Concept operation</p>

	<i>period of time, we can pay back.”</i>	certain period, we can pay back	
IF2	<i>“we understand that the remaining debt refers to the limit.”</i>	Understand that the remaining debt refers to the limit	Amount of Debt
IF2	<i>“menyebabkan financial flows in month of your akan terganggu.”</i>	Causing financial flows in your month to be disrupted	Financial impact
IF3	<i>“setakat saya tahu kredit kad ni Namanya pun dah kredit maknanya satu kad yang memberipeluang kepada orang berhutang dengan dia.”</i>	As far as I know this credit card, the name is already credit which means a card that gives opportunities to people who owe him.	Concept operation
IF3	<i>“bila orang berhutang tu dan bank yg berhutang aka nada caj2 yang dikenakan sekiranya lewat membayar dan</i>	When the person owes and the bank that owes aka the charges that are imposed if they pay late and so on.	Interest rates

	<i>sebagainya.”</i>		
IF3	<i>“menanggung hutang yang yang berlipat ganda sekiranya kita tidak punctual dalam payment dia.”</i>	Bear the debt that is multiplied if we are not punctual in his payment.	Amount of debt
IF4	<i>“Credit cards is built on the principle of providing consumers with a flexible payment method and a short-term borrowing option.”</i>	-	Concept operation
IF4	<i>“High-interest rates that can lead to debt accumulation, various fees (annual, late payment, cash advance, foreign transaction), the potential for a negative impact on one's credit</i>	-	Interest rates



	<i>score through mismanagement.”</i>		
IF4	<i>“Leading to prolonged debt and higher interest costs, and the potential for a detrimental impact on financial well-being, limiting savings and investment opportunities.”</i>	-	Financial impact
IF5	<i>“Kad kredit ni satu fsiliti bank”</i>	This credit card is a bank facility.	Concept operation
IF5	<i>“kita tahu paling kurang setiap bulan tu kita kena bayar 5% tapi itu adalah keadaan sangat bahaya sebab kita akn ada hutang untuk setiap</i>	We know that at least every month we must pay 5% but that is a very dangerous situation because we will have a debt for every month	Interest rates

	<i>bulan5%”</i>	5%.	
IF5	<i>“akan dicaj mengikut kadar keuntungan bank.”</i>	Will be charged according to the bank's profit rate.	Interest rates
IF5	<i>“Ilmu di sini adalah literacylah literacy kewangan kalau orang yang ada literacy kewangan dia faham kesan buruk baik atau tahap penggunaan kad kredit”</i>	The knowledge here is financial literacy if the person who has financial literacy understands the bad effects of credit card usage.	Financial impact
IF5	<i>“swipe 100% atau kita oleh guna orang panggil easy payment.”</i>	Swipe 100% or we use what people call easy payment.	Credit card facility
IF5	<i>“Swipe bayar bulan-bulan”</i>	Swipe every month.	Concept operation

IF5	<i>“Kalau kita asyik guna and lastly memberi implikasi yang tak elok.”</i>	If we are engrossed in using it and finally give bad implications.	Financial impact
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Table shows that certain responders have a thorough understanding of credit cards. This credit card user is aware of the fees that will be incurred following a credit card purchase. The respondents also know the impact, and the operation of credit cards.

b) Sub-theme (Awareness)

The second sub-theme, which is about awareness, comes next. Understanding different aspects of using credit cards is referred to as being aware of credit cards. This circumstance demonstrates how conscious customers are of their debt, the interest they pay, and other factors. The following interview provides insight into this situation:

IF3: - Question *“Do you know exactly how much your remaining debt?”*

Answer: *“remaining debt basically the credit card holder knows his limit.”*

IF3: - *“Jadi sir peka tak dengan jumlah harga pembelian sebelum sir nak guna kad kredit tu? Sir aware tak?”* (translation: - *“So sir, are you aware of the total purchase price before you want to use the credit card?”*)

Answer: *“yes i do”*

The following interview provides insight into this situation:

Table 4.5 Responses of Informants for Sub-Theme Awareness

Information	Interviews		Justification
	Original Script	Translation	
IF1	<i>“setiap pembelian atau transaksi yang dilakukan akan ditolak daripada debit kad.”</i>	Every purchase or transaction made will be deducted from the debit card.	Concept operation
IF1	<i>“kita kena hati2 menggunakan kredit kad takut2 kita tak sedar berapa jumlah hutang ataupun berapa penggunaan yang telah kita gunakan tapi kalau debit kad ni takpe sebab selagi mana ada duit dalam akaun kita,”</i>	We must be careful when using credit cards because we are afraid that we don't realize how much we owe or how much we have used, but if we use a debit card, it doesn't matter because if there is money in our account,	Amount of debt
IF1	<i>“jumlah hutang yang takut saya tak sedar berapa jumlah yang</i>	The amount of debt that I'm afraid I don't realize how much I	Amount of debt

	<i>saya gunakan”</i>	used	
IF1	<i>“kita tidak sedar berapa jumlah yang telah kita guna.”</i>	We do not realize how much we have used.	Amount of debt
IF1	<i>“kena bayar dalam tempoh yang telah ditetapkan”</i>	Must be paid within the specified period	Interest rates
IF1	<i>“Selalunya saya akan aware”</i>	Usually, I will be aware	Concept operation
IF1	<i>“hutang akan memberi kesan negatif kepada kehidupan kita, elakkan daripada menjadikannya sebagai cara gaya hidup.”</i>	Debt will have a negative impact on our lives, avoiding making it a way of life.	Financial impact
IF2	<i>“Remaining debt basically the credit card holder knows his limit.”</i>		Interest rates

IF2	<i>“Aware dengan price.”</i>	Aware of the price.	Product price
IF3	<i>“kena sentiasa beringat.”</i>	Always must be careful.	Date of payment
IF3	<i>“cek setiap bulan”</i>	Check every month	Amount of debt
IF3	<i>“Kalau kita lewat sikit je dia akan caj”</i>	If we are a little late, he will charge	Interest rates
IF3	<i>“kita kadang-kadang dalam hidup ni kita satu-satu masa kita kemungkinan kita err kita punya perbelanjaan bulanan tu apa kadang-kadang terlebih dalam bulan tu kan.”</i>	We sometimes in this life we have only one time we may err we have monthly expenses or sometimes more in that month, right?	Financial impact
IF3	<i>“dr peka tak dengan harga barangan yg dr beli.”</i>	I sensitive to the price of the items you buy.	Product price

IF3	“ya”	Yes	Product price
IF4	“Paying attention to their balances, interest/profit rates, and due dates to avoid accumulating debt and incurring high interest charges”	-	Interest rates
IF4	“Yes”	Yes	Amount of Debt
IF4	“Understanding terms and conditions,”	-	Concept operation
IF4	“Yes”	Yes	Product price
IF5	“kita nak guna mastercard atau visa dan kita ken acari providernya dan ada pros and cons antara dua tersebut”	We want to use MasterCard or visa and we can find the provider and there are pros and cons between the two	Financial impact



IF5	<i>“kena tahu detail berapa jumlah saya nak ambil financing tu”</i>	Need to know the details of how much I want to take the financing	Amount of Credit Card
IF5	<i>“Saya tahu dan saya aware”</i>	I know and I am aware	Interest rates
IF5	<i>“Saya budget. Nak guna ni berapa lagi kena bayar,”</i>	I'm on a budget. If you want to use this, how much do you have to pay?	Amount of debt
IF5	<i>“Kena tahulah”</i>	Gotta knows	Date of Payment

In summary, every informant has an elementary knowledge of credit cards and is acutely aware of the costs, fees, and debt associated with using a credit card. The goal is accomplished because of this circumstance because they generally possess such informant.

#### 4.5.2 Discussion From Research Informants RQ<sub>1</sub> and RO<sub>1</sub>

The purpose of this study is to ascertain government employees' credit card transaction knowledge and consumer behavior. The researcher has developed a sub-theme for this study to ascertain how the user will behave when using this credit card based on their level of understanding.

The study's findings demonstrate how aware and informed they are regarding the credit card in question. The users are aware of how credit cards operate as well as the monthly fees associated with using them for purchases.

Additionally, customers are informed of the repayment duration. Customers assume they can repay the loan by the due date, but if they are faced with unanticipated situations that prevent them from making the payment on time, they will be responsible for paying the interest to the bank. As stated by Rahman (2008). When making a purchase. In conclusion, our research indicates that government employees who use credit cards exhibit inappropriate behaviour and possess general knowledge regarding credit cards.

**4.6 Finding And Discussion from Research Informants RQ<sub>2</sub> and RO<sub>2</sub>**

4.6.1 Finding From Research Informants RQ<sub>2</sub> and RO<sub>2</sub>

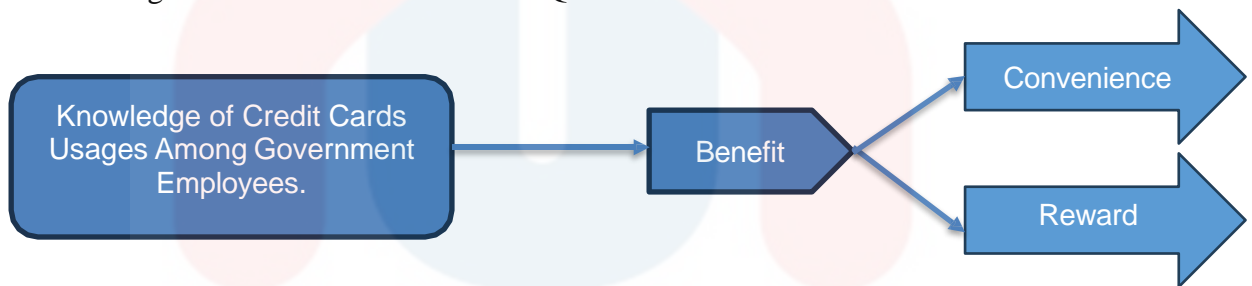


Table 4.6 Frequency for sub-themes convenience and reward for the theme benefit

Research informant	1	2	3	4	5
Convenience	/	/	/		/
Reward		/	/		/

Table shows is a frequency table for the sub-themes of convenience and reward for the themes of benefit.

- a) Convenience

The first sub-theme is about convenience. This study found that the benefit of knowledge of credit card usage among government employees is that the majority agreed that credit cards are convenient and can give reward to them. In some circumstances, they use a credit card because it's easy to carry anywhere and because it is safer since they do not need to carry a lot of cash.

This can be proven through the results of interviews with respondents as below:

IF1: - Question: *“Disebabkan Dr pernah menggunakan credit card, ada tak kebaikan yang dr dapat sepanjang menggunakan credit card?”*

Translation: *“Because Dr has used a credit card, there are no benefits that he can get as long as he uses a credit card”*

Answer: *“untuk membeli tiket penerbangan tidak perlu bawa cash amount yang banyak. Dari segi keselamatan, tak perlu bawa duit banyak kerana ia cashless “.* Translation: *“to buy a flight ticket there is no need to bring a large amount of cash. In terms of security, there is no need to bring a lot of money because it is cashless.”*

The following interview provides insight into this situation:

Table 4.7 Responses of Informants for Sub-Theme Convenience

Informant	Interview		Justification
	Original Script	Translation	

IF 1	<i>“tak perlu bawa wang tunailah”</i>	Credit card does not need to bring cash,	Cashless (reward)
IF1	<i>“menggunakan kredit kad untuk membuat pembelian hotlink tiket”</i>	Use the credit card for hotlink ticket purposes.	Convenience
IF1	<i>“membeli tiket penerbangan tidak perlu bawa cash amount yang banyak”</i>	Use the credit card to buy airplane ticket and no need to bring a lot of cash.	Convenience and cashless (reward)
IF 2	<i>“Use the credit cards as financial tool”</i>	Use credit cards as a financial tool.	Convenience
IF2	<i>“Cashless transaction, enhanced security and fraud protection”</i>	Use the credit card because it is a cashless transaction, enhanced security, and fraud protection.	Convenience

IF3	<p><i>“Contohnya dating sesuatu yang tidak dijangka contoh err kereta rosak ke, ataupun perbelanjaan bulanan tu apa kadang kadang melebihi jadi masatulah perlu bayar. Kredit kad lah penolongnya, itu lah saat paling menggemirakan kita guna kredit kad.”</i></p>	<p>For example, when something unexpected happens, for example, the car breaks down, or the monthly expenses sometimes exceed, so you must pay. The credit card is the helper, that is the happiest moment when we use the credit card</p>	Use when emergency
IF5	<p><i>“mudah sangat dan tak banyak karenah.”</i></p>	<p>Very easy to use and not much effort.</p>	Convenience
IF5	<p><i>“I travel for instance I use credit card.”</i></p>	<p>Use for airplane ticket</p>	Convenience

In summary, credit cards facilitate online purchases and travel arrangements,

which are common requirements for government employees. The convenience of making reservations, booking accommodations, and handling travel expenses online enhances efficiency for employees engaged in official duties.

b) Reward

The second sub-theme shows that credit cards can benefit them in certain circumstances which is the reward can use for others' payment so that it brings joy for them. The following interview provides insight into this situation:

Table 4.8 Responses of Informants for Sub-Theme Reward

Informant	Interview		Justification
	Original Script	Translation	
IF 2	<i>“Access to rewards programs and cashback”</i>	Credit card use for gets the reward and cashback.	Cashback (reward)
IF1	<i>“Access to exclusive discounts and offers from retailers.”</i>	Access to exclusive discounts and offers from retailers.	Discount (reward)
IF1	<i>“benefitnya banyak, contohnya macam voucher percutian dan penginapan”</i>	Use the credit card to get vouchers.	Reward

IF3	<i>“Memudahkan saya untuk membeli barangan mahal”</i>	To buy something that expensive using the points collected in credit card.	Reward
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According to the respondent, they like to use credit cards to collect points when shopping and then they will save the points and use them for something beneficial. It's important for users to understand the terms and conditions, including any fees or interest rates associated with the card.

#### 4.6.2 Discussion From Research Informants RQ<sub>2</sub> and RO<sub>2</sub>

The purpose of this research is to find out the benefit regarding the knowledge of credit cards usages among government employees. Therefore, the sub-theme of the study has been produced by the researcher to determine the benefits in terms of knowledge of credit cards transaction among government employees. Referring to the results of the interview, it shows government employees use credit cards because it gives them convenience and rewards such as cashback, points, and discount.

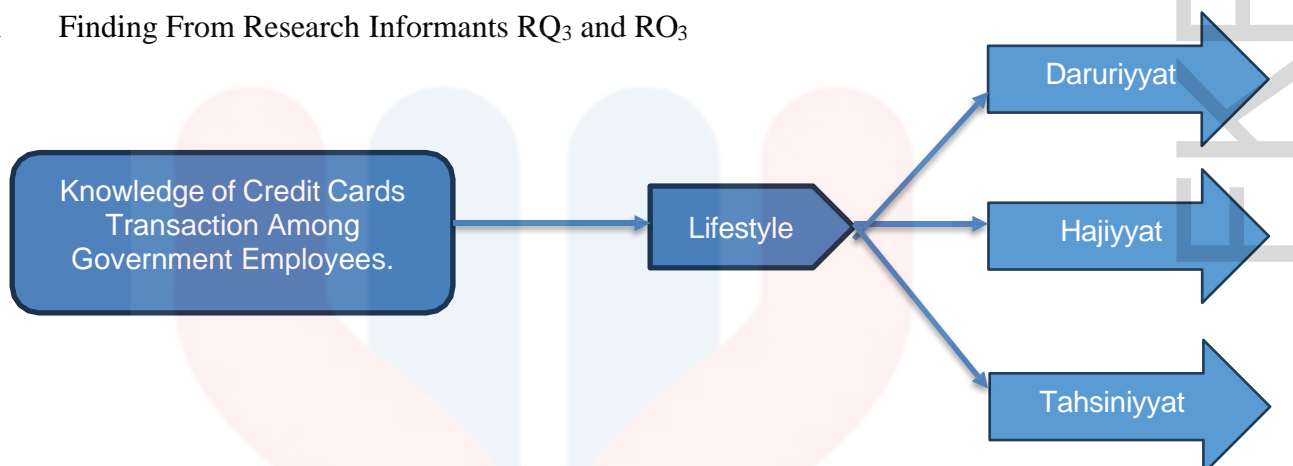
With the lightweight feature of credit cards, users will be more comfortable using the credit card because it is easy to carry everywhere. According to this study, we found that from informants that they own this credit card because it is easily accessible everywhere they go.

In addition, we can see the respondents use the credit card because it is enjoyable to use the cashback from credit card. Cashback is often offered on common expenses such as groceries, gas, and utilities. This means that users can earn rewards on the things they regularly spend money on, turning necessary expenses into opportunities for savings.



## 4.7 Finding And Discussion from Research Informants RQ<sub>3</sub> And RO<sub>3</sub>

### 4.7.1 Finding From Research Informants RQ<sub>3</sub> and RO<sub>3</sub>



The following is a frequency table for the sub-themes of *daruriyyat*, *hajiyyat* and *tahsiniyyat* for the themes of lifestyle:

Table 4.9 Frequency for sub-themes of *darurriyyat*, *hajiyyat*, *tahsiniyyat* for the theme of lifestyle

Research Respondent	1	2	3	4	5
<i>Daruriyyat</i>		/	/	/	/
<i>Hajiyyat</i>	/	/	/	/	
<i>Tahsiniyyat</i>		/			

This study found that the lifestyle of knowledge of credit cards usage among government employees is high in the use related to *daruriyyat* followed by *hajiyyat* and *tahsiniyyat*. This can be proven because of the interview obtained from the informant which shows that most of all respondents use credit cards for the use of *daruriyyat*. Respondents who use credit cards choose to use them for emergency purposes. According to the respondents, credit cards should be used for desperate situations. Respondents were also able to state the use of credit cards for emergency purposes well.

Respondents further stated that the use of credit cards is also used for the purpose

of *hajjiyyat*. This can be seen through the answers of respondents who stated that credit cards are also suitable for use for the purpose of *hajjiyyat*. Most respondents stated that credit cards are rarely used for *tahsiniyyat* purposes. This shows that the lifestyle level of credit card usage among government employees is very high for *daruriyyat* and *hajjiyyat*. This can be proven through the results of interviews with respondents as below: -

IF 1: Question -” Apa yang selalu Dr. gunakan menggunakan kredit kad sama ada untuk *daruriyyat* atau sebagainya“

Answer: - “Saya menggunakan kad kredit saya untuk *hajjiyyat* (kehendak)“.

IF 2: Question – Next question is, what is the most you spend on a credit card? Whether for necessities (*doruriyyat*), wants (*hajjiyyat*) or perfection (*tahsiniyyat*)?

Answer: - “Basically for *dharuriyyat* goods and services”. but I also spent time on *hajjiyyat* and *tahsiniyyat* goods and services.

IF 4: Question – “untuk apakah kredit kad guna? Daruriyyat ke hajiiyat atau tahsiniyyat?”

Answer: - “Sebagai contohnya kalau kita berlaku emergencies we need extra money, but we don’t have the money”.

The following interview provides insight into this situation:

- a) Dharuriyyat

Table 4.10 Responses of Informants for Sub-Theme *Daruriyyat*

Informants	Interviews		Justification
	Original script	Translation	
<b>IF1</b>	<i>“Basically, for dharuriyyat goods and services”</i>	-	Use credit card for <i>daruriyyat</i>
<b>IF2</b>	<i>“Emphasizing the prioritization of critical aspects.”</i>	-	Use credit card for <i>daruriyyat</i>
<b>IF3</b>	<i>“Contohnya, dating sesuatu yang tak disangka contohla contoh err kereta rosak ke ataupun err perbelanjaan tu melebihi jadi masa sudah ish duit cash tak ada duit dalam bank dah kurang masatu lah perlu bayar.”</i>	For example, in the middle of dating something unexpected. For example, damaged cars or expenses exceeding the money in the bank. At that time needed.	Use credit card for <i>daruriyyat</i>
<b>IF4</b>	<i>“to pay medic receipt for example, hospital bills you can use your credit card for that purpose”</i>	-	Use credit card for <i>daruriyyat</i>
<b>IF5</b>	<i>“(doruriyyat) In an emergency”</i>	-	Use credit card for <i>daruriyyat</i>
<b>IF6</b>	<i>“contohnya time-time emergency time-time</i>	For example, during an emergency. We	Use credit card for <i>daruriyyat</i>

	<i>kecemasan err kita nak pakai kereta rosak”</i>	need to use for damaged cars	
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b) Hajiyyat

Table 4.11 Responses of Informants for Sub-Theme *Hajiyyat*

Informants	Interviews		Justification
	Original Script	Translation	
<b>IF1</b>	<i>wants (hajiyyat)</i>	-	Use credit card for <i>hajiyyat</i>
<b>IF2</b>	<i>I also spent on hajiyyat</i>	-	Use credit card for hajiyyat
<b>IF3</b>	<i>Satu keperluan, sebagai contoh saya memerlukan kredit kad untuk membeli barang yang mahal.</i>	<i>One requirement, for example I need a credit card to buy expensive items.</i>	Use credit card for hajiyyat
<b>IF4</b>	<i>to pay medic receipt for example, hospital bills you can use your credit card for that purpose</i>	-	Use credit card for daruriyyat
<b>IF5</b>	<i>Based on need</i>	-	Use credit card for hajiyyat
<b>IF6</b>	<i>The best part of its wants(hajiyyat).</i>	-	Use credit card for hajiyyat

c) Tahsiniyyat

Table 4.12 Responses of Informants for Sub-Theme *Tahsiniyyat*

Informants	Interviews		Justification
	Original Script	Translation	
IF1	and <i>tahsiniyyat</i> goods and services	-	Use credit card for <i>tahsiniyyat</i>

All the above information is concluded that sub-themes *daruriyyat*, *hajiyyat* and *tahsiniyyat* is part of themes lifestyle in terms of credit card usage.

#### 4.7.2 Discussion From Research Informants RQ<sub>3</sub> and RO<sub>3</sub>

The purpose of this research is to find out the level of consumer lifestyle regarding the knowledge of credit cards usage among government employees. Therefore, the sub-theme of the study has been produced by the researcher to determine the level of consumer lifestyle in terms of knowledge of credit cards usage among government employees. Referring to the results of the interview, it shows that the level of consumer lifestyle regarding the knowledge of credit cards usage among government employees for the use of *daruriyyat* is high compared to *hajiyyat* and *tahsiniyyat*.

This is supported by the statement (Mukharrom, 2020), which found that *daruriyyat* is necessary for humans because it is a basic need if it does not exist then it can bring bad effects to a person's life. While *hajiyyat* is something that is not related to basic human needs because if it is not possessed, a person's life is not disturbed, but it can cause hardship. In terms of *tahsiniyyat*, it is considered as a complement to life that makes a person's life more perfect but does not destroy life if not possessed. As a result, this view can be adopted, because the research conducted by the researcher also shows that most respondents use credit cards for *daruriyyat* followed by *hajiyyat* and *tahsiniyyat*.

#### 4.8 Conclusion

In conclusion, this chapter discusses the knowledge about the use of credit cards among government employees in the context of behavior. We can conclude that most of the informants have knowledge and awareness about the concept of credit card operations, remaining debt, payment dates and related matters, which is credit card operations are to use the credit card first, we pay later within the specified period.

In addition to that, there are also benefits in using a credit card, which is that it is very easy and gives a good reward by collecting points in using the credit card such as vouchers and cashback in purchasing items.

We can also conclude that the use of credit cards in this modern trend has become the lifestyle of the current society whether in fulfilling *daruriyyat*, *hajiyyat* or *tahsiniyyat* according to their respective circumstances.

## CHAPTER 5: DISCUSSION AND CONCLUSION

### 5.1 Introduction

Chapter 5 contains a detailed overview of the research results from the chapter 4 data analysis. This chapter is divided into five key topics: main research findings, implications, and research contributions for readers. This chapter also covers recommendations which offer some advice on how to make research better. Furthermore, chapter 5 will go into the research's shortcomings as well as upcoming projects that provide a larger variety of studies and make use of various data kinds.

### 5.2 Main Findings

The main findings for the interview research questions are knowledge of credit card use among government employees based on behavior, benefits and lifestyle in credit card use among government employees. The findings are stated as below:

- a. The results of the study show that most of the informants are knowledgeable overtime of the operation of the credit card in which the operation is that we first owe money to the bank in making a purchase and we pay later a certain date to avoid higher interest rate. In addition, it is requiring cardholders to repay the borrowed funds, along with any applicable interest, as well as any extra fees that were agreed upon, in full by the due date or overtime.
- b. Most of the informants know how using a credit card affects their credit score is an advantage in accessing this product and vice versa. Certain responders have a thorough understanding of credit cards. This credit card user is aware of the fees that will be incurred following a credit card purchase. If the user is lack of awareness, they can have implications for their ability to access profitable financial products in the future if they do not have good knowledge



related to these credit card products.

- c. The result also showed that user must aware and paying attention to balances, remaining debt, interest, and profit rates, understand the terms and conditions in the agreement with a good understanding and repayment due dates to avoid accumulating debt and incurring high interest charges. Interest will be charged according to the bank's profit rate and will incur multiple debts if not paid punctually.
- d. The results of this study also prove that the use of credit cards benefits users. This is because it makes it very easy for users to lead towards a cashless society, in addition to increasing security by not carrying large amounts of cash and preventing fraud. It is very convenient for users in their daily life especially when they are traveling and on vacation also when purchasing high price items either through online or in store. This is because users can check the balance, interest rate and repayment date above through mobile apps and websites provided by the credit card issuer.
- e. This study also proves that consumers benefit from using credit cards and the offers are different according to each issuer. Rewards credit cards also offer them some type of "reward" typically cash back, points, or travel miles for every dollar you spend, sometimes up to certain limits. Depending on the card, you can then use your rewards in a variety of ways.
- f. In this study we can also see that the use of credit cards has become a lifestyle for people in this modern era and it is very convenient for people. Lifestyle consideration here refers to *fiqh aulawiyyat* prioritizing the critical aspect where users use credit cards either in times of emergency (*dharuriyyat*), in

need (*hajiyyat*) or in improvement (*tahsiniyyat*).

- g. This study found that the lifestyle of knowledge of credit card transactions among government employees is high in the use related to *daruriyyat* followed by *hajiyyat* and *tahsiniyyat*. This can be proven because of the interview obtained from the informant which shows that most of all respondents use credit cards for the use of *daruriyyat*.

### **5.3 Implication of the Research**

The implications of research on the knowledge of credit card usage among government employees carry significance for both individuals and organizational policies. Understanding how government employees utilize credit cards can have far-reaching effects on financial well-being, fiscal responsibility, and organizational governance.

Firstly, insights gained from this research can inform tailored financial literacy programs for government employees. If the study reveals gaps in knowledge about credit card terms, interest rates, and responsible spending, targeted educational initiatives can be designed to enhance financial literacy. This, in turn, can contribute to better financial decision-making and averted financial pitfalls among government workers.

Secondly, the research findings may have implications for the formulation and revision of organizational policies related to credit card usage within government agencies. Identifying areas of concern or common misconceptions can prompt policy adjustments to ensure responsible credit card practices, potentially reducing the risk of financial mismanagement and indebtedness among government employees.

Additionally, the study may shed light on potential correlations between credit

card usage patterns and job satisfaction or stress levels among government workers. Understanding these relationships can inform employee wellness programs and human resource policies, leading to a more supportive and financially healthy work environment.

The research could also have implications for governmental oversight and auditing processes. If significant issues are identified, it may prompt a closer examination of existing internal controls, transparency measures, and accountability structures related to credit card usage within government agencies.

Furthermore, insights from the research could influence public perceptions of government transparency and financial responsibility. If the study reveals positive practices, it can be highlighted as an indicator of sound financial stewardship. Conversely, if challenges are identified, addressing these issues transparently can help rebuild public trust and confidence.

Lastly, the implications of the research extend beyond the specific group studied. Lessons learned from examining credit card knowledge among government employees may be applicable to other sectors, providing valuable insights for developing comprehensive financial education programs and refining credit card usage policies more broadly.

In conclusion, research on the knowledge of credit card usage among government employees holds implications for individual financial well-being, organizational policies, employee satisfaction, governance practices, public perception, and potential applications across various sectors. These implications underscore the importance of promoting financial literacy and responsible credit card practices within government institutions.

## 5.4 Contribution of Research

### 5.4.1 Knowledge

The contribution made from this research study is to help credit card users learn how to manage the credit card credit used in the right way. This is because this research helps to identify the use of credit cards is closely related to the way users use credit cards in managing personal finances with the individual's financial situation. The contribution of this credit card research study also helps to find out the pros and cons of credit card usage. These benefits can help credit card users in their use such as getting rewards through credit card usage, while the disadvantages of using credit cards for example, a credit card debt is bound. It can help their users avoid or try to reduce these adverse effects on their use. This can prevent new credit card users having trouble using credit cards such as debt burdened.

Furthermore, the contribution of this study also helps credit card users learn how to use the credit card according to the Shariah Maqasid. The results of this study can help credit card users know and distinguish the use of credit cards from the point of view of Daruriyyat, Hajiyyat and Tahsiniyyat. Credit Consumer Knowledge Related to Credit Card Using Shariah Maqasid helps the user to be treated negatively and helps get a positive impact on credit card usage.

### 5.4.2 Literature Gap

The results of the research conducted by the researcher have helped to explore research methods as well as data collection or analyze correctly. This study has successfully carried out the research method through interviews and successfully collected data and analyzed the data obtained well. As a result, the research conducted has obtained good results related to the knowledge of credit card transactions among

government employees.

#### 5.4.3 Methodological Gap

The research results made by the researcher have helped the existing research problems. This is because existing research has taken a quantitative approach, resulting in a lack of insight into qualitative research. The research results of researchers who study using qualitative methods have produced more perfect and accurate studies compared to the use of quantitative methods in existing studies.

#### 5.4.4 Operational Gap

The results of this study can help the bank to implement a new policy based on the results of the study obtained by the researcher. In addition, this study can also help other researchers to refer to their research on credit cards. Researchers who also study credit cards can find or use little materials in this study to help researchers study credit cards.

### **5.5 Limitations of Study**

In this study, it can be concluded that the researcher has faced several issues and limitations that have limited the results of the study. Some of the limitations that can be identified during the study is the collection of respondents to be interviewed. The process of obtaining accurate information through the interview method is limited and takes quite a bit longer than usual. This is because most respondents who are lecturers at UMK do not use credit cards. The collection of material from respondents became quite difficult and limited since most respondents were more focused on using debit cards than credit cards.

In addition, the limited time is also considered as a limitation of the study. This is because limited time causes a deeper exploration of the issues that have been discussed

by previous studies. Next, the problem of understanding the questions presented during the interview session is also one of the limitations of the study because it affects the accuracy and reliability of the data. Some respondents felt that the study and questionnaire were cumbersome and a waste of time with question-and-answer sessions. Some respondents also do not have free time to be respondents. The results will affect the accuracy of the information in the study.

Finally, the researcher only used three variables to observe throughout the study. The variables namely name, age, and education level are used to observe the knowledge of credit card transactions among government employees. The limits of the variables used in this research need to be extensive to accurately estimate the factors that most influence the knowledge of credit card transactions among government employees.

## **5.6 Recommendations**

This study is limited to lectures given at the UMK Kota Campus in Kelantan. Therefore, by analysing government employees' knowledge of credit card transactions, this study can be broadly applied to a sizable portion of the populace. Furthermore, this can be expanded upon by conducting a cross-national analysis that contrasts Malaysia's credit card usage with that of other nations.

Furthermore, there are many new credit card users who have no knowledge about this credit card. Therefore, this result requires further investigation that may be carried out for future research to increase our knowledge about it and to provide more details about the knowledge of credit card use among government employees. Another useful research that should be continued is to conduct other independent variables specifically by examining the existing relationship between financial knowledge, attitudes towards credit cards, bank policies, and lifestyle towards credit cards for credit card users.



## 5.7 Conclusion

The level of knowledge that credit card users have regarding the credit card itself is determined by this study. Government employees, particularly those attending lectures at University Malaysia Kelantan, have a good understanding of the concept of credit card operations, how credit cards are used in daily life, how credit card users behave, and the benefits of using credit cards.

This study also investigates consumer behavior and credit card transaction expertise among government personnel. The findings demonstrate that staff members are informed about credit card features, costs, and payback terms. They do, however, behave inappropriately and are generally knowledgeable about credit cards. Benefits may not be paid due to unforeseen circumstances, which emphasizes the need for employees to become more understanding and informed.

The advantages of credit card knowledge for government workers are also examined in this study. The results of the study showed that credit cards are used by employees for a variety of reasons, including portability, benefits like cash back and points, and convenience. One of the main reasons people use credit cards is their portability.

Lastly, this study investigates how government workers use credit cards and their consumption lifestyle. The study's findings indicate that, in contrast to *hajiyyat* and *tahsiniyyat*, there is a higher degree of awareness regarding credit card transactions for the use of *daruriyyat*. While *hajiyyat* is unimportant yet can be difficult, *daruriyyat* is a fundamental human need. *Tahsiniyyat* is said to enhance life and make it more ideal. For *daruriyyat*, credit cards are used by many respondents.



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## APPENDIX A

### Draft of Questionnaires – Interview Protocol

The following questionnaire will be used to define the knowledge of credit card usage among government employees.

Name:

Today's date:

Age:

Level of education:

**RQ: What is the behavior of credit card users in terms of knowledge of credit card transactions?**

- 1) Do you know the operational concept of credit cards?
- 2) Do you know exactly how much your remaining debt is?
- 3) Do you know the disadvantages of credit cards?

**RQ: How does the benefit of credit cards influence credit card users in terms of knowledge of credit card usages?**

- 1) What are the best parts of using a credit card?
- 2) Is there anything beneficial you have seen about using credit cards while shopping?

**RQ: How to identify the lifestyle among credit card users in terms of knowledge of credit card usage?**

- 1) Are you concerned with the price of the products while purchasing when using the credit card?
- 2) What is the most you spend on a credit card? Whether for necessities (doruriyyat), wants (hajiiyyat) or perfection (tahsiniyyat)?
- 3) Are you making credit card decisions based on need rather than lifestyle?

APPENDIX B

GANTT CHART FYP I

TASK	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11
Distribution of group, supervisor, and evaluators											
Distribution of teaching and learning activities, guidelines, and rubrics											
Briefing for PPTA 1 project											
Database search, and reference manager class											
Meeting with the supervisor in the selection of suitable titles and the use of other materials for PPTA 1											
Appropriate title conformation for the project											
<b>CHAPTER 1: INTRODUCTION</b>											
Meeting with the supervisor for chapter 1											

explanation and discussion											
Background of the study											
Problem Statement											
Research Question											
Research Objectives											
Scope of the Study											
Significance of Study											
Definition of Term											
Organization of the Proposal											
<b>CHAPTER 2: LITERATURE REVIEW</b>											
Meeting with the supervisor for chapter 2 explanation and discussion											
Introduction											
Underpinning Theory											
Previous Studies											
Hypotheses Statement (for qualitative study)											
Conceptual Framework											
Summary/ Conclusion											
<b>CHAPTER 3:</b>											

<b>RESEARCH METHODS</b>											
Meeting with the supervisor for chapter 3 explanation and discussion											
Introduction											
Research Approach											
Research Strategy											
Research Instrument Development											
Procedure of Data Collection											
Procedure for Data Analysis											
Summary / Conclusion											
Send draft for research proposal											

GANTT CHART FYP II

TASK	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11
<b>CHAPTER 4</b>											
Briefing for PPTA 1 project											
Prepare questions to be distributed to respondents during the interview session											
The coordinator finalizes the questions to be distributed to the respondents											
Data collection through interview sessions among UMK lecturers											
Introduction											
List of informants											
Themes Analysis											
Interpreting data using Atlas.ti											
Findings and discussion											
Conclusion											
The supervisor finalizes chapter 4											
<b>CHAPTER 5</b>											
Introduction											



